

Form csnodsc – ntccselsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–23600–CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cynthia P Horta  
34 Bryce Canyon Road  
Howell, NJ 07731

Social Security No.:  
xxx–xx–3492

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 10, 2020

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
Cynthia P Horta  
Debtor(s)

Case No. 18-23600-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 10, 2020

Form ID: cscnodsc

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db	#+ Cynthia P Horta, 34 Bryce Canyon Road, Howell, NJ 07731-9050
r	+ Michael Laico, Re/Max 1st Advantage, 170 Inman Avenue, Colonia, NJ 07067-1822
517632113	Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724
517632115	Bank of America, POB 15227, Wilmington, DE 19886-5227
517752186	Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
517632117	+ Capital One, NA, PO Box 21887, Saint Paul, MN 55121-0887
518017662	+ GE Money Bank, 4246 S. Riverboat Road-Ste. 200, Salt Lake City, UT 84123-2582
517632120	+ Sarah E. Powers, Esq., Powers Kirn, LLC, 728 Marne Hgwy-Ste. 200, Moorestown, NJ 08057-3128
517632122	+ VW Credit Inc, POB 9013, Addison, TX 75001-9013
517674408	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2020 22:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2020 22:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517632116	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 10 2020 22:51:20	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
517665411	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 10 2020 22:53:49	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517645565	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 10 2020 22:53:49	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517632118	+ Email/Text: electronicbkydocs@nelnet.net	Nov 10 2020 22:32:00	Dept of ED/Nelnet, 3015 Parker Road-Ste. 400, Aurora, CO 80014-2904
517632119	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 10 2020 22:31:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517750544	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:53:50	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
517633097	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:52:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517632121	Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:52:23	Synchrony Bank/Care Credit, PO Box 956036, Orlando, FL 32896-5036
517658616	+ Email/Text: electronicbkydocs@nelnet.net	Nov 10 2020 22:32:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 10, 2020

Form ID: cscnodsc

Total Noticed: 21

68508-1911

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm		BANK OF AMERICA, N.A. P.O BOX 31785 TAMPA, FL 3363
517632114	*	Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bunce Atkinson	on behalf of Plaintiff Cynthia P Horta bunceatkinson@aol.com
Bunce Atkinson	on behalf of Debtor Cynthia P Horta bunceatkinson@aol.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 11